

COPY

Attorney Docket No. 99-40149-US

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and joint inventor (along with Mark Mayers, David Fromer, Dennis Kane, Kurt Husar, David Hoog, Gary Hawk, and Paul O'Neill) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHODS FOR INSURING RISKS IN RESTRUCTURED ENERGY INDUSTRY AND COMPUTER-IMPLEMENTED SYSTEM FOR ISSUING AN INSURANCE POLICY WHICH INSURES RISKS IN RESTRUCTURED ENERGY INDUSTRY, the specification of which:

___ is attached hereto.

X was filed on August 6, 1999 as Application Serial No. 09/369,699 and was amended on _____ (if applicable).

PCT Application Entering National Phase

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I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Claimed

<u>(Number)</u>	<u>(Country)</u>	<u>(Day/Month/Year Filed)</u>	<u>Yes</u>	<u>No</u>
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I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

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Philadelphia, PA 19103-7301

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Inventor's Signature



Date 7/11/00

Full Name of co-inventor

David Hoog

Residence

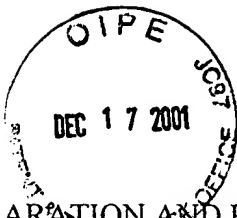
347 Bala Ave.

Post Office Address:

Bala Cynwyd PA 19004

Citizenship:

U.S.



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Inventor's Signature

Edward D Zaccaria Date 1-11-00

Full Name of co- inventor

Edward Zaccaria

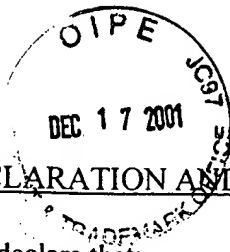
Residence

Post Office Address:

10 Spring Oak Dr
Newtown Pa 18940

Citizenship:

USA



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Date _____

Full Name of co- inventor

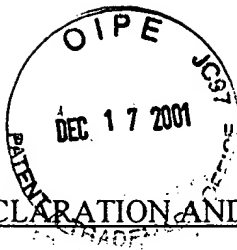
David Fromer

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Post Office Address:

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New York
New York 10021
USA

Citizenship:



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Inventor's Signature	<u>Mark Mayers</u>	Date _____
Full Name of co- inventor	Mark Mayers	
Residence	<u>160 E. 38th St</u>	
Post Office Address:	<u>New York</u>	
	<u>NY 10016</u>	
Citizenship:	<u>USA</u>	



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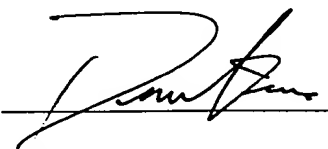
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Inventor's Signature

 Date 2/18/00

Full Name of co- inventor

Dennis Kane

Residence

Post Office Address:

26 River Avenue
Island Heights, NJ 08732

Citizenship:

U.S.A.



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Inventor's Signature

Kurt Husar Date 12/7/99

Full Name of co- inventor

Kurt Husar

Residence

Post Office Address:

1109 Cresskill Hill Dr
West Chester PA 19382

Citizenship:

USA



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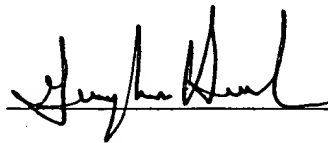
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Inventor's Signature



Date 12/7/99

Full Name of co- inventor

Gary Hawk

Residence

400 Jordan Ct

Post Office Address:

Monroe, GA 30655

Citizenship:

USA



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Paul O'Neill Date 11/19/1999

Full Name of co- inventor

Paul O'Neill

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Citizenship:

United States of America